

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Kelley C Rayba**  
*Debtor(s)*

Case No. 19-70558-JAD  
Chapter: 13

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**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 18th of November, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Kelley C Rayba  
Debtor

Case No. 19-70558-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Nov 18, 2021

User: jfur  
Form ID: 309

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:**

Recip ID	Recipient Name and Address
db	+ Kelley C Rayba, 248 3rd Avenue, Hastings, PA 16646-5609
15119594	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
15119595	+ Aes/Barclays Bank Plc, Po Box 61047, Harrisburg, PA 17106-1047
15119596	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15138331	+ CPG BILLING, 1086 FRANKLIN ST., JOHNSTOWN, PA 15905-4305
15119598	+ Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
15119600	+ Conemaugh Memorial Medical Center, c/o LifePoint Health Business Services, One Tech Park Drive, Suite 3400, Johnstown, PA 15901-2508
15119603	+ Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
15119607	+ DLP Conemaugh Physician Group, Attn: CPG Billing/Westwood, 1086 Franklin Street, Johnstown, PA 15905-4305
15119608	Enhanced Recovery, 804 Bayberry Road, Jacksonville, FL 32256
15138238	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15119612	+ KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15119616	Miner's Medical Center, Attn: Billing Department, 209 Haida Avenue, Hastings, PA 16646
15119618	+ Newmillenniu, 15935 Whittier Blv Suite A3, Whittier, CA 90603-2524
15119619	+ Northwest Bank, P.O. Box 3001, Warren, PA 16365-1101
15152162	+ Northwest Bank,, f/k/a Northwest Consumer Discount Co, P.O. Box 337, Warren, PA 16365-0337
15119620	+ Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
15149019	+ Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
15119623	+ Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
15119624	+ Somerset Area Ambulance Assn., Inc., 115 Wood Duck Road, Somerset, PA 15501-1679
15159253	The Bank of New York Mellon et. al., C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Nov 19 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15119597	+ EDI: APPLIEDBANK.COM	Nov 19 2021 04:13:00	Applied Bank, 660 Plaza Dr, Newark, DE 19702-6369
15119599	+ EDI: WFNNB.COM	Nov 19 2021 04:13:00	Comenity Bank/Fashbug, Po Box 182272, Columbus, OH 43218-2272
15119601	+ EDI: CCS.COM	Nov 19 2021 04:13:00	Credit Coll, Po Box 9134, Needham, MA 02494-9134
15119602	+ EDI: CCS.COM	Nov 19 2021 04:13:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
15119605	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 18 2021 23:11:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15119604	+ Email/Text: bdsupport@creditmanagementcompany.com		

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		Nov 18 2021 23:11:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15136289	+ EDI: ECMC.COM	Nov 19 2021 04:13:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
15119609	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 18 2021 23:11:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
15119610	+ EDI: AMINFOFP.COM	Nov 19 2021 04:13:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15119611	EDI: JEFFERSONCAP.COM	Nov 19 2021 04:13:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15127886	EDI: JEFFERSONCAP.COM	Nov 19 2021 04:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15125096	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2021 23:17:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15119613	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2021 23:16:56	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
15119614	+ EDI: VERIZONCOMB.COM	Nov 19 2021 04:13:00	Mci, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
15119615	+ EDI: MID8.COM	Nov 19 2021 04:13:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
15119617	+ EDI: NAVIENTFKASMSERV.COM	Nov 19 2021 04:13:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15119622	+ EDI: PRA.COM	Nov 19 2021 04:13:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15120733	+ EDI: RMSC.COM	Nov 19 2021 04:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15119625	+ EDI: VERIZONCOMB.COM	Nov 19 2021 04:13:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
15154414	EDI: AIS.COM	Nov 19 2021 04:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to JPMorgan
15119606		David P. Rayba
15119621	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to JPMorgan Chase Bank, N.A., as trustee Et Al... bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Kelley C Rayba thedebtters@aol.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon successor to JPMorgan Chase Bank, N.A., as trustee Et Al... mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5